broader than the so-called slum districts. Some mortgage lenders may refuse to make loans in these neighborhoods and others will lend only on a conservative basis.

These maps and descriptions have been carefully checked with competent local real estate brokers and mortgage lenders, and we believe they represent a fair and composite opinion of the best qualified local people. In using them we do not mean to imply that good mortgages do not exist or cannot be made in the Third and Fourth grade areas, but we do think they should be made and serviced on a different basis than in the First and Second grade areas.

The area descriptions are arranged alphabetically according to code letter, and numerically.

The following local persons collaborated with the field agent in the preparation of this map and the area descriptions:

- Ralph E. Prentice, Property Management Representative, Oakland District HOLC Office
- John H. Lambert, Local HOLC Representative
- Nat Arnerich, Appraiser for Bank of America and Capital Company, San Jose
- W. L. Atkinson, Realtor and HOLC fee appraiser San Jose
- W. E. Rice, Liquidator, San Jose Office State B&L Commissioner
- David T. Bunker, San Jose Appraiser for San Francisco Bank
- Kenneth G. Leggett, Chief Valuer of Northern California Division F.H.A.

*NOTE:*

A street index will be found on the face of the map.